

# 1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of  
Total Earned Exposures in Underserved Communities  
for Commercial Multiple Peril - NonLiability \*

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>TOTAL **</b>	<b>712,130</b>	<b>68,029</b>	<b>9.55%</b>
TOKIO MARINE&FIRE INS CO LTD US BR	49	18	37.48%
NORTHWESTERN PACIFIC INDEMNITY CO	2	1	32.00%
CRUSADER INS CO	12,764	3,686	28.88%
NEW HAMPSHIRE INS CO	109	26	23.97%
GENERALI-US BRANCH	6,316	1,328	21.02%
WAUSAU INS COS	248	50	20.30%
CENTURY-NATIONAL INS CO	1,708	318	18.63%
MERCURY CASUALTY CO	5,084	934	18.38%
CHRISTIANIA GENERAL INS CORP OF NY	89	13	14.68%
SAFECO INS GROUP	873	122	13.98%
MARKEL INS CO	942	127	13.51%
CITATION INS	9,466	1,252	13.23%
OREGON MUTUAL INS CO	1,193	155	12.96%
ALLSTATE INS GROUP	1,898	244	12.84%
CRUM & FORSTER GROUP	6	1	12.50%
RANGER INS CO	771	96	12.43%
VIGILANT INS CO	540	67	12.38%
FEDERAL INS CO	1,692	204	12.05%
ATLANTIC MUTUAL INS COS	795	94	11.77%
UNITED STATES FIDELITY&GUARANTY CO	5,235	597	11.40%
PACIFIC INDEMNITY CO	93	10	11.07%
FIREMANS FUND INS CO	42,366	4,603	10.87%
AMERICAN STATES INS COS	8,048	814	10.11%
KEMPER INS COS	1,393	139	9.99%
ZURICH INS COS	1,249	124	9.94%
FARMERS INS EXCHANGE	311,948	30,678	9.83%
STATE FARM INS COS	172,145	15,723	9.13%
ST PAUL INS	1,103	94	8.49%
PACIFIC SPECIALTY INS CO	29	2	8.38%
GREAT AMERICAN GROUP	3,042	251	8.25%
TRAVELERS INS COS	4,773	369	7.73%
FIVE STAR INS CO	60	5	7.69%
COMMERCIAL UNION INS COS.	13,500	1,006	7.45%
FOLKSAMERICA REINS CO	924	67	7.21%
HARTFORD INS COS	3,346	235	7.01%
SEQUOIA INS CO	22,399	1,406	6.28%
ALLIED MUTUAL INS CO	5,535	304	5.50%
GRANITE STATE INS CO	26	1	5.43%
AMCO INS CO	15,493	781	5.04%

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HANOVER INS CO	1,145	57	4.98%
CALFARM INS CO	3,018	133	4.42%
CALIFORNIA INS GROUP	14,430	628	4.35%
AETNA INS COS	27,944	1,070	3.83%
CNA INS COS	2,091	78	3.75%
RLI INS CO	474	16	3.43%
INS CO OF THE WEST	37	1	3.39%
MASSACHUSETTS BAY INS CO	4,784	90	1.89%
GRANGE INS ASSOCIATION	959	11	1.11%

\* See Definitions

\*\* Represents approximately 39.91% of the market.